

# Motor Fleet Insurance

## Broker Aide Memoire

### Important Information

We've recently taken a fresh look at our Motor Fleet product to make sure it still offers great value to our customers. As part of this review, we've made a few updates to the policy wording. To make things easier, we've listed the changes for you below.

You should refer to the target market statement and the policy summary, which outline the details of the cover, sections, key features, key benefits and limitations. In addition you will appreciate that there may also be additional clauses, terms and conditions applied to individual policies that will appear in the policy schedule and we ask that you familiarise yourself with these and explain them to your customer, ensuring the policy meets their needs.

To assist you, we've prepared this Aide Memoire to advise you of the main cover differences between the two products and highlight key updates and changes. It doesn't include the full terms and conditions and may not reflect the specific cover applicable to individual customers. Please read all policy documentation carefully to understand full details of the cover provided.

Where possible, we have retained the most advantageous features.

**If you have any questions or require further clarification, please contact your trading support team.**

### Loss or Damage by Fire or Theft

Item	Additional cover	Cover removed or restricted
Basis of Claim Settlement applicable to Sections 1 and 1A	<ul style="list-style-type: none"> <li>✔ if a battery is under a hire purchase or leasing agreement or hire or loan agreement we will make payment to the hire purchase or leasing company or the hire and loan company.</li> </ul>	
Exclusions applicable to Sections 1 and 1A		<ul style="list-style-type: none"> <li>✘ The total for all claims or series of claims, arising out of any one original cause, in respect of permanently fitted audio or telecommunication equipment, unless it is standard equipment for the motor vehicle when manufactured, is restricted to £1,000.</li> </ul>

## General Exclusions

Item	Additional cover	Cover removed or restricted
Trade Plate	<p>✔ The following exclusion has been removed:</p> <p>death, bodily injury, loss or damage occurring, or liability arising, beyond the limits of any road while a insured vehicle is carrying a trade plate.</p> <p>This Exclusion shall not apply when during the course of a journey, the motor vehicle is temporarily garaged elsewhere than in or on any premises owned by or in the occupation of the policyholder.</p>	
Unauthorised Software		<p>✘ This policy does not cover damage arising from the installation, use, or attempted use of any software, program code, program instructions, or security patch update(s) to the motor vehicle that are unauthorised or not approved by the vehicle manufacturer.</p>

## Definitions

Item	Additional cover	Cover removed or restricted
Keys		<p>✘ excluding mobile phones.</p>